

## **Insurance Tips**

### **Employee Health**

It is important to remember that not all insurance plans fall under the jurisdiction of the Kentucky Department of Insurance.

Some employer or employee groups purchase health insurance from an insurance company. Others may purchase health coverage from a health maintenance organization (HMO). Both are called *fully insured health benefit plans* and are regulated by state insurance departments.

However, some employer or employee groups provide what are called *self-funded health benefit plans*. This means the employer or group sets aside funds and employee premiums each month to pay health claims submitted to the plan. This type is under the authority of the U.S. Department of Labor and is authorized by Congress under the Employee Retirement Income Security Act (ERISA). Some state laws do not apply to these plans, and the Kentucky Department of Insurance does not have the authority to investigate complaints about these plans. If you have a question about the type of plan you have, contact the benefits coordinator at your place of employment.

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at <a href="https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp">https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp</a>
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